

escalate an existing loophole as it applies to premium insurance that maybe some of you are aware of and some of you aren't. Over 50 percent of the people now provided with health insurance in the state are self-insured and because of the existing ERISA laws, are not subject to mandated benefits as proposed by the Legislature or the premium tax as Senator Vard Johnson proposes in his amendment. I think it would be, therefore, premature and unfair, completely unfair for this amendment to be allowed to be approved and I would urge the body to oppose it.

PRESIDENT: Senator Chizek.

SENATOR CHIZEK: Mr. President and members, I rise to oppose Senator Johnson's amendment. I think we're losing sight of the fact of the purpose of this bill. This bill is to provide some kind of coverage, some kind of mechanism for the people who've had open heart surgery and can't get insurance coverage. It is to provide insurance for people who have diabetes and can't get coverage and I think we're losing sight of the purpose of the bill and I would urge you to reject the amendment and advance and support the bill.

PRESIDENT: There are no other recognition requests. Senator Johnson, you may close.

SENATOR V. JOHNSON: Mr. Speaker, members of the body, I'd like to deal with each of the points that have been raised with respect to the current form of LB 391 and the reason why I think we ought to change it. Senator Wesely has excoriated me for raising this red flag at the very last moment when a bill that he has worked on for many years is on the verge of passing. I apologize to Senator Wesely for raising a red flag at the last moment, but I guess it's better to raise it at the last moment than not to raise it at all and, of course, the flag is this. The flag is, is that we are establishing a program which is a very meritorious worthwhile program that I would support and will support so long as I am in here. What we're saying, that the program's cost should ultimately be borne by the taxpayers of our state and my amendment would simply suggest that the cost of the program be shared by the taxpayers of our state and by the insurance companies that write health insurance in Nebraska, and that's what my amendment does. Senator Wesely suggests that in the event this deduction against the premium tax turns out to be a fairly significant